

**Information to identify the case:**

Debtor 1	<u>Rusty A. Martineau</u>	Social Security number or ITIN	xxx-xx-6017
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10978-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rusty A. Martineau

1/11/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rusty A. Martineau  
Debtor

Case No. 17-10978-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jan 11, 2023

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2023:

Recip ID	Recipient Name and Address
db	+ Rusty A. Martineau, 917 Aris Drive, Erie, PA 16505-1207
cr	+ USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
15498602	+ LoanDepot.com, LLC, P.O. Box 250009, Plano, TX 75025-0009

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 12 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 12 2023 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 12 2023 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 12 2023 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 12 2023 05:09:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jan 12 2023 05:09:00	Capital One Auto Finance, a division of Capital On, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
14694533	+ Email/Text: bncnotifications@phea.org	Jan 12 2023 00:11:00	Aes/chase Bank, Pob 61047, Harrisburg, PA 17106-1047
14705980	EDI: GMACFS.COM	Jan 12 2023 05:09:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14694534	+ EDI: GMACFS.COM	Jan 12 2023 05:09:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14694535	+ EDI: CAPITALONE.COM	Jan 12 2023 05:09:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14695774	+ EDI: AISACG.COM	Jan 12 2023 05:09:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP f/k/a AIS, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14694536	+ EDI: CAPONEAUTO.COM	Jan 12 2023 05:09:00	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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14736799	Email/PDF: bncnotices@becket-lee.com	Jan 12 2023 00:17:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14694537	+ Email/Text: bankruptcy@cavps.com	Jan 12 2023 00:12:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14737346	+ Email/Text: bankruptcy@cavps.com	Jan 12 2023 00:12:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14694538	+ EDI: CITICORP.COM	Jan 12 2023 05:09:00	Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14694539	+ EDI: CITICORP.COM	Jan 12 2023 05:09:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14694540	+ EDI: CITICORP.COM	Jan 12 2023 05:09:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14694541	+ EDI: NAVIENTFKASMDOE.COM	Jan 12 2023 05:09:00	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14699405	EDI: DISCOVER.COM	Jan 12 2023 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14694542	+ EDI: DISCOVER.COM	Jan 12 2023 05:09:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14694543	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jan 12 2023 00:12:00	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14694544	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 12 2023 00:11:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14769744	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 12 2023 00:11:00	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14694545	+ Email/Text: bknotification@loandepot.com	Jan 12 2023 00:12:00	Loandepot.com, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
14736850	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 12 2023 00:12:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14736814	EDI: NAVIENTFKASMDOE.COM	Jan 12 2023 05:09:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14694546	+ Email/Text: bankruptcyntices@psecu.com	Jan 12 2023 00:12:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14705644	EDI: PRA.COM	Jan 12 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14694807	+ EDI: RECOVERYCORP.COM	Jan 12 2023 05:09:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14755265	+ Email/Text: bankruptcyntices@psecu.com	Jan 12 2023 00:12:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14765326	EDI: Q3G.COM	Jan 12 2023 05:09:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14770059	+ Email/Text: RASEBN@raslg.com	Jan 12 2023 00:11:00	USAA SAVINGS BANK, Robertson, Anschutz, Schneid, Crane, & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14694547	EDI: USAA.COM	Jan 12 2023 05:09:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14727620	EDI: WFFC2	Jan 12 2023 05:09:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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14694548 + EDI: WFFC.COM

Jan 12 2023 05:09:00

Wffnatbank, Po Box 94498, Las Vegas, NV  
89193-4498

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LoanDepot.com, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14694549	*+	Aes/chase Bank, Pob 61047, Harrisburg, PA 17106-1047
14694550	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14694551	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14694552	*+	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14694553	*+	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14694554	*+	Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14694555	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14694556	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14694557	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14694558	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14694559	*+	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14694560	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14694561	*+	Loandepot.com, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
14694562	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14694563	*	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14694564	*+	Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 1 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LoanDepot.com LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Rusty A. Martineau rebeka@seelingerlaw.com
Ronda J. Winnecour	

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[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

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